

STATE OF MAINE
WORKERS' COMPENSATION BOARD

v.

TRAVELERS INSURANCE COMPANIES

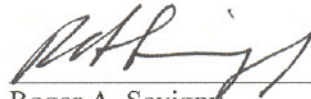
CONSENT DECREE

NOW COME the parties and agree as follows:

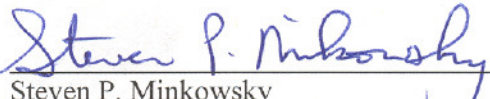
1. That Joe Bartos alleged a May 25, 1998 work-related injury while employed at Philips Lighting Company.
2. That Mr. Bartos gave notice of incapacity from work for his alleged injury on May 25, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Mr. Bartos' notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Mr. Bartos was compensated for his alleged period of incapacity on July 13, 1998.
6. That the payment to Mr. Bartos was made thirty-five (35) days after his notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$250.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Mr. Bartos' right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$250.00 payable to Mr. Bartos.

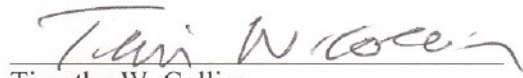
Dated: 5-1-00


Roger A. Sevigny
Representative for Travelers Insurance
Companies

Dated: May 25, 2000


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 5/25/00


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD

ABUSE INVESTIGATION UNIT
AIU#

STATE OF MAINE
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TRAVELERS INSURANCE COMPANIES

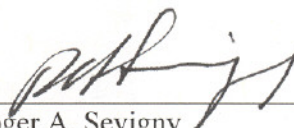
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Timothy Bragdon alleged a September 23, 1998 work-related injury while employed at Conway Central Express.
2. That Mr. Bragdon gave notice of incapacity from work for his alleged injury on November 22, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Mr. Bragdon's notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Mr. Bragdon was compensated for his alleged period of incapacity on January 28, 1999.
6. That the payment to Mr. Bragdon was made fifty-three (53) days after his notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,150.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Mr. Bragdon's right to seek any weekly compensation benefits that he is or may be entitled to.

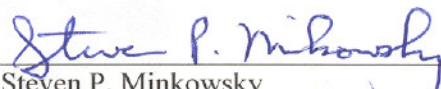
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$1,150.00 payable to Mr. Bragdon.

Dated: 5-1-00



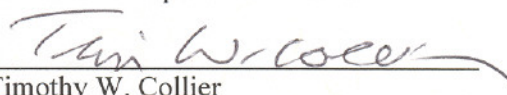
Roger A. Sevigny
Representative for Travelers Insurance
Companies

Dated: May 25, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 5/25/00



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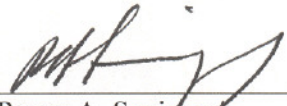
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Michael Givens alleged an October 23, 1998 work-related injury while employed at National Sales and Service.
2. That Mr. Givens gave notice of incapacity from work for his alleged injury on October 23, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Mr. Givens' notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Mr. Givens was compensated for his alleged period of incapacity on December 22, 1998.
6. That the payment to Mr. Givens was made forty-six (46) days after his notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$800.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Mr. Givens' right to seek any weekly compensation benefits that he is or may be entitled to.

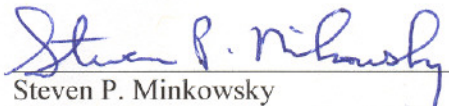
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$800.00 payable to Mr. Givens.

Dated: 5-1-00




Roger A. Sevigny
Representative for Travelers Insurance
Companies

Dated: May 25, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

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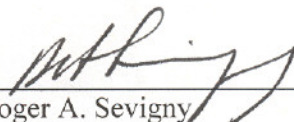
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Michael Givens alleged an October 23, 1998 work-related injury while employed at National Sales and Service.
2. That Mr. Givens gave notice of incapacity from work for his alleged injury on December 4, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Mr. Givens' notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Mr. Givens was compensated for his alleged period of incapacity on February 19, 1999.
6. That the payment to Mr. Givens was made forty-four (44) days after his notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$350.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Mr. Givens' right to seek any weekly compensation benefits that he is or may be entitled to.

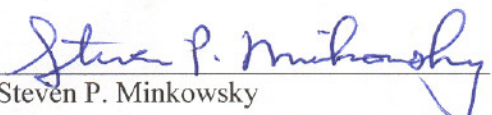
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$350.00 payable to Mr. Givens.

Dated: 5-1-00



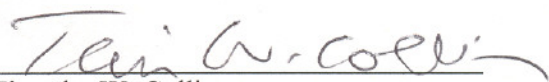
Roger A. Sevigny
Representative for Travelers Insurance
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Steven P. Minkowsky
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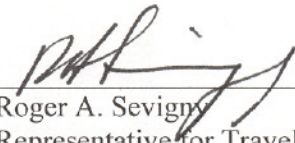
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Kelly Grover alleged a January 28, 1998 work-related injury while employed at Medaphis Physician Services.
2. That Ms. Grover gave notice of incapacity from work for her alleged injury on February 22, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Ms. Grover's notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Ms. Grover was compensated for her alleged period of incapacity on April 22, 1998.
6. That the payment to Ms. Grover was made sixty-one (61) days after her notice of a claim for incapacity.
7. That Pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,200.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Ms. Grover's right to seek any weekly compensation benefits that she is or may be entitled to.

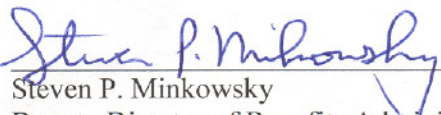
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$1,200.00 payable to Ms. Grover.

Dated: 5-1-00



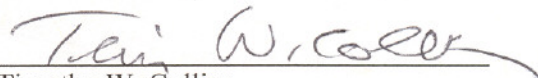
Roger A. Sevigny
Representative for Travelers Insurance
Companies

Dated: May 25, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

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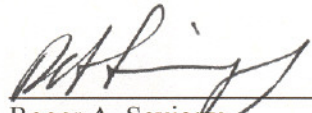
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Kelly Grover alleged a January 28, 1998 work-related injury while employed at Medaphis Physician Services.
2. That Ms. Grover gave notice of incapacity from work for her alleged injury on July 24, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Ms. Grover's notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Ms. Grover was compensated for her alleged period of incapacity on December 31, 1998.
6. That the payment to Ms. Grover was made one hundred thirty-four (134) days after her notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Ms. Grover's right to seek any weekly compensation benefits that she is or may be entitled to.

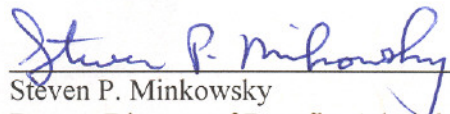
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$1,500.00 payable to Ms. Grover.

Dated: 5-1-00



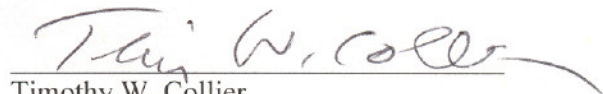
Roger A. Sevigny
Representative for Travelers Insurance
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Dated: May 25, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

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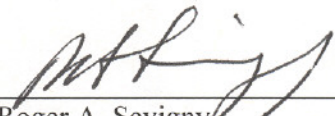
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Richard Hautala alleged an October 28, 1998 work-related injury while employed at Border's Books and Music.
2. That Mr. Hautala gave notice of incapacity from work for his alleged injury on December 29, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Mr. Hautala's notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Mr. Hautala was compensated for his alleged period of incapacity on February 24, 1999.
6. That the payment to Mr. Hautala was made sixty-three (63) days after his notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,300.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Mr. Hautala's right to seek any weekly compensation benefits that he is or may be entitled to.

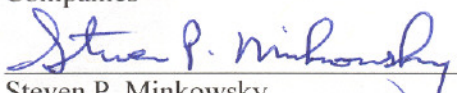
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$1,300.00 payable to Mr. Hautala.

Dated: 5-1-00



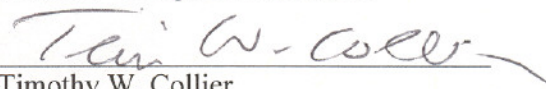
Roger A. Sevigny
Representative for Travelers Insurance
Companies

Dated: May 25, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 5/25/00



Timothy W. Collier
Supervisor of the Abuse Investigation Unit
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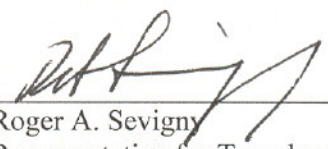
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Barbara Lord alleged a June 5, 1998 work-related injury while employed at Thomas & Betts Corporation.
2. That Ms. Lord gave notice of incapacity from work for her alleged injury on July 3, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Ms. Lord's notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Ms. Lord was compensated for her alleged period of incapacity on August 21, 1998.
6. That the payment to Ms. Lord was made fifty-nine (59) days after her notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,100.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Ms. Lord's right to seek any weekly compensation benefits that she is or may be entitled to.

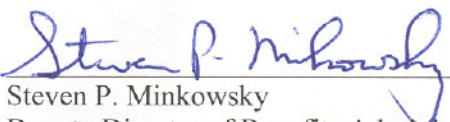
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$1,100.00 payable to Ms. Lord.

Dated: 5-1-00




Roger A. Sevigny
Representative for Travelers Insurance
Companies

Dated: May 25, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 5/25/00



Timothy W. Collier
Supervisor of the Abuse Investigation Unit
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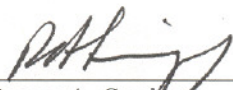
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Rita Loubier alleged a March 11, 1998 work-related injury while employed at George T. Johnson Company, Incorporated.
2. That Ms. Loubier gave notice of incapacity from work for her alleged injury on May 22, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Ms. Loubier's notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Ms. Loubier was compensated for her alleged period of incapacity on July 23, 1998.
6. That the payment to Ms. Lord was made sixty-three (63) days after her notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,300.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Ms. Loubier's right to seek any weekly compensation benefits that she is or may be entitled to.

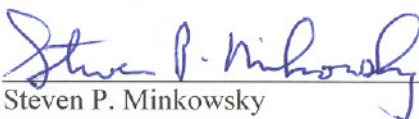
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$1,300.00 payable to Ms. Loubier.

Dated: 5-1-00



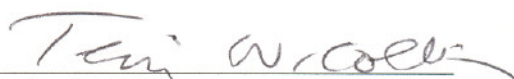
Roger A. Seigny
Representative for Travelers Insurance
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Dated: May 25, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 5/25/00



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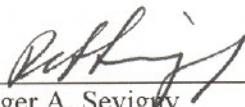
TRAVELERS INSURANCE COMPANIES
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Earl Lunney alleged a June 12, 1998 work-related injury while employed at Land-Air Express of Vermont.
2. That Mr. Lunney gave notice of incapacity from work for his alleged injury on July 11, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Mr. Lunney's notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Mr. Lunney was compensated for his alleged period of incapacity on September 11, 1998.
6. That the payment to Mr. Lunney was made sixty-six (66) days after his notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,450.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Mr. Lunney's right to seek any weekly compensation benefits that he is or may be entitled to.

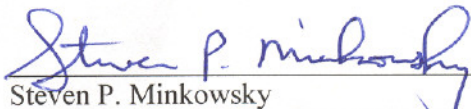
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$1,450.00 payable to Mr. Lunney.

Dated: 5-1-00



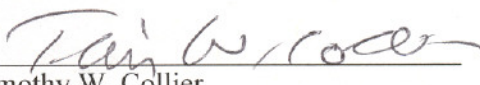
Roger A. Seigny
Representative for Travelers Insurance
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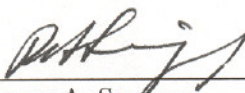
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Victoria Mathies (Dipietrantonio) alleged a September 3, 1998 work-related injury while employed at Nabisco.
2. That Ms. Mathies gave notice of incapacity from work for her alleged injury on November 19, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Ms. Mathies' notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Ms. Mathies was compensated for her alleged period of incapacity on January 5, 1999
6. That the payment to Ms. Mathies was made fifty-six (56) days after her notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$950.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Ms. Mathies' right to seek any weekly compensation benefits that she is or may be entitled to.

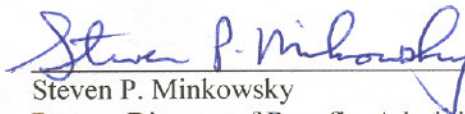
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$950.00 payable to Ms. Mathies (Dipietrantonio).

Dated: 5-1-00



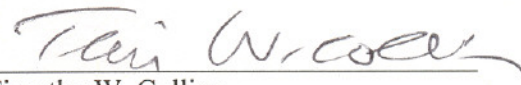
Roger A. Seigny
Representative for Travelers Insurance
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Steven P. Minkowsky
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Workers' Compensation Board

STATE OF MAINE
WORKERS' COMPENSATION BOARD

ABUSE INVESTIGATION UNIT
AIU#

STATE OF MAINE
WORKERS' COMPENSATION BOARD

v.

TRAVELERS INSURANCE COMPANIES

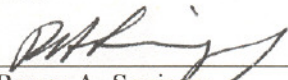
CONSENT DECREE

NOW COME the parties and agree as follows:

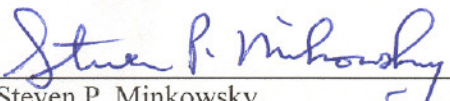
1. That Robert Parenteau alleged a July 18, 1998 work-related injury while employed at West Point Pepperell.
2. That Mr. Parenteau gave notice of incapacity from work for his alleged injury on July 18, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Mr. Parenteau's notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Mr. Parenteau was compensated for her alleged period of incapacity on October 8, 1998.
6. That the payment to Mr. Parenteau was made fifty-four (54) days after his notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,200.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Mr. Parenteau's right to seek any weekly compensation benefits that he is or may be entitled to.

WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$1,200.00 payable to Mr. Parenteau.

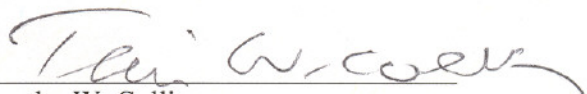
Dated: 5-1-00


Roger A. Sevigny
Representative for Travelers Insurance
Companies

Dated: May 25, 2000


Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 5/25/00


Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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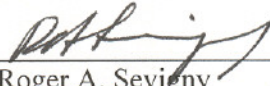
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Paul Rivard alleged a January 26, 1998 work-related injury while employed at Westpoint Stevens.
2. That Mr. Rivard gave notice of incapacity from work for his alleged injury on May 24, 1999.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Mr. Rivard's notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Mr. Rivard was compensated for his alleged period of incapacity on July 6, 1999.
6. That the payment to Mr. Rivard was made forty-two (42) days after his notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$250.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Mr. Rivard's right to seek any weekly compensation benefits that he is or may be entitled to.

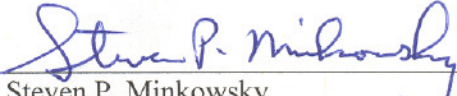
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$250.00 payable to Mr. Rivard.

Dated: 5-1-00



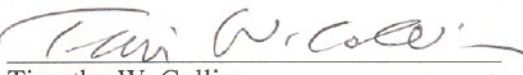
Roger A. Sevigny
Representative for Travelers Insurance
Companies

Dated: May 15, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 5/25/00



Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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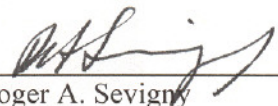
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Barbara Velez alleged a May 11, 1998 work-related injury while employed at Madden Group of Maine.
2. That Ms. Velez gave notice of incapacity from work for her alleged injury on May 12, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Ms. Velez's notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Ms. Velez was compensated for her alleged period of incapacity on August 17, 1998.
6. That the payment to Ms. Velez was made eighty-three (83) days after her notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Ms. Velez's right to seek any weekly compensation benefits that she is or may be entitled to.

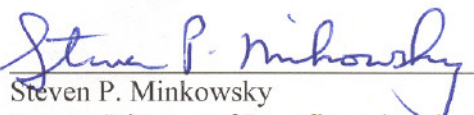
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$1,500.00 payable to Ms. Velez.

Dated: 5-1-00



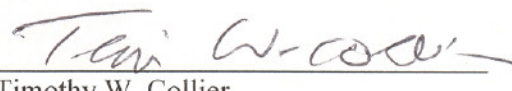
Roger A. Seigny
Representative for Travelers Insurance
Companies

Dated: May 25, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 5/25/00



Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

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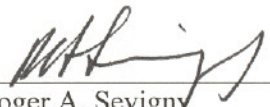
CONSENT DECREE

NOW COME the parties and agree as follows:

1. That Christopher Walker alleged a November 10, 1998 work-related injury while employed at Time Warner Cable.
2. That Mr. Walker gave notice of incapacity from work for his alleged injury on December 1, 1998.
3. That no Memorandum of Payment or Notice of Controversy was filed within 14 days of Mr. Walker's notice of a claim for lost time.
4. That failure to file a Memorandum of Payment or a Notice of Controversy was a violation of Workers' Compensation Board Rule Chapter 1, Section 1 and 39-A M.R.S.A. §205.
5. That Mr. Walker was compensated for his alleged period of incapacity on February 8, 1999.
6. That the payment to Mr. Walker was made fifty-five (55) days after her notice of a claim for incapacity.
7. That pursuant to 39-A M.R.S.A. §205(3) a penalty of \$1,500.00 is warranted.
8. That nothing in this agreement shall be construed as a waiver of Mr. Walker's right to seek any weekly compensation benefits that he is or may be entitled to.

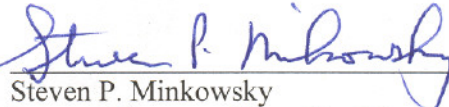
WHEREFORE, pursuant to 39-A M.R.S.A. §205(3), Travelers Insurance Companies shall be assessed a penalty of \$1,500.00 payable to Mr. Walker.

Dated: 5-1-00



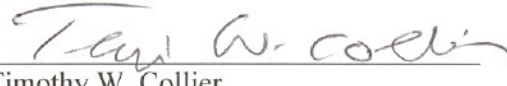
Roger A. Sevigny
Representative for Travelers Insurance
Companies

Dated: May 25, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 5/25/00



Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD**

**ABUSE INVESTIGATION UNIT
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v.

TRAVELERS INSURANCE COMPANIES

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms were requested from Travelers Insurance Companies for purposes of an audit pursuant to 39-A M.R.S.A. §153(9):

Employee	Date of Injury	Forms Not Filed
John Doughty	10/23/98	WCB-2, Wage Statement** WCB-2A, Schedule of Dependent(s) and Filing Status Statement** WCB-4, Discontinuance or Modification of Compensation*
Carolyn Lachance	01/16/98	WCB-2, Wage Statement** WCB-2A, Schedule of Dependent(s) and Filing Status Statement** WCB-4, Discontinuance or Modification of Compensation*
James Paige	11/04/98	WCB-2, Wage Statement** WCB-2A, Schedule of Dependent(s) and Filing Status Statement** WCB-4, Discontinuance or Modification of Compensation* WCB-11, Statement of Compensation Paid*
Martin Silva	09/19/98	WCB-11, Statement of Compensation Paid*
Scott Tabor	07/23/98	WCB-2, Wage Statement**

Rick Weston

04/10/98

WCB-2A, Schedule of Dependent(s) and
Filing Status Statement**

WCB-11, Statement of Compensation Paid*

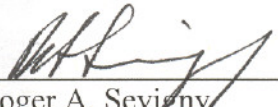
*Indicates form not filed by Travelers Insurance Companies.

**Indicates form not filed by the employer. Travelers Insurance Companies are voluntarily paying the penalty on behalf of the employer.

2. That the forms listed above were not filed.
3. That the failure to file the foregoing forms represents fourteen (14) separate violations of 39-A M.R.S.A. §357(1) and §360(1)(A).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

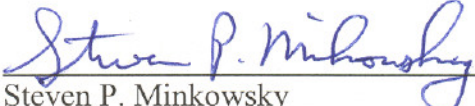
WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(A), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing 14 violations for a total penalty of \$1,400.00.

Dated: 5-1-00




Roger A. Sevigny
Representative for Travelers Insurance
Companies

Dated: May 25, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 5/25/00



Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board

**STATE OF MAINE
WORKERS' COMPENSATION BOARD**

**ABUSE INVESTIGATION UNIT
AIU#**

**STATE OF MAINE
WORKERS' COMPENSATION BOARD**

v.

TRAVELERS INSURANCE COMPANIES

CONSENT DECREE

NOW COME the parties and agree as follows:

1. That the following forms were requested from Travelers Insurance Companies for purposes of an audit pursuant to 39-A M.R.S.A. §153(9):

Employee	Date of Injury	Forms Filed Late
Angela Anderson	01/02/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Charles Barcavage	04/30/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
James Begert	02/24/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Diane Bowden	04/23/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Karen Brewer	05/27/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Joyce Brown	03/10/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Nhon Bui	07/07/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Wilbur Butland	03/26/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Greg Cabot	09/21/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Gregory Cabot	01/20/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Susan Cail	01/05/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Raymond Clark	06/22/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Kathy Clowry	03/17/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Robert Cote	06/03/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Conrad Deschenes	12/20/98	WCB-1, Employer's First Report of Occupational Injury or Disease**

Peter Dickey	05/26/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Bruce Dickinson	02/17/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Pamela Dionne	09/14/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Eric Doughty	01/28/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Nancy Farrell	03/28/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Burns Gray	03/04/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Catherine Hagerty	12/04/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Jeremia Hanson	10/02/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Rosemary Holleman	09/29/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Laurie Hysom	10/28/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Sue Jolda	01/14/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Jeff Kendall	06/18/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Dana Kennedy	11/18/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Shannon Kenny Calderwood	06/22/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Mark Kirovac	11/04/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Dan Lavoie	05/28/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Cathleen Lawler	05/18/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Joseph Lebeau	01/25/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Wanda Leigh	02/06/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Melinda Lemieux	03/17/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Cliff MacDonald	12/16/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Wayne Mallar	03/25/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Charles Martin	02/24/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Johnny McCollum	08/11/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Carolyn McKinzie	08/15/98	WCB-1, Employer's First Report of Occupational Injury or Disease**

Martin McKunes, Jr.	10/05/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Monica Mease	01/26/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Patricia Michaud	11/19/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Kathy Miller	10/08/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Linda Mitchell	03/30/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Ronald Morrison	03/03/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Sashell Nofsker	11/19/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Diane Norsworthy	08/31/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Mark Olson	06/29/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
James Paige	11/04/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Mary Paiva	09/10/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Luroy Peabody	02/07/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Doris Purington	02/20/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Brenda Rayot	12/01/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Clinton Reed	05/26/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Adam Richard	04/02/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Thomas Rideout	04/20/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
John Riordan	11/07/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Paul Salisbury	08/20/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Joan Sawyer	04/20/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Brian Seamans	08/26/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Everett Senter	05/08/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Linda Sheehan	03/23/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Jennifer Sico	01/14/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Martin Silva	09/19/98	WCB-1, Employer's First Report of Occupational Injury or Disease**

Alisha Sinclair	04/01/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Alisha Sinclair	06/08/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Robert Speed	06/04/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Holly Stuart	12/10/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Gloria Stubbs	01/29/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Laurie Tharpe	09/14/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Wendy Vermette	06/12/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Donald Webber	04/23/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Robert Welsch	12/09/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Rick Weston	04/10/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Patricia Woodworth	06/04/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
Kristi York	09/12/98	WCB-1, Employer's First Report of Occupational Injury or Disease**
David Belisle	08/03/98	WCB-2, Wage Statement** WCB-2A, Schedule of Dependent(s) and Filing Status Statement** WCB-3, Memorandum of Payment* WCB-4, Discontinuance or Modification of Compensation* WCB-11, Statement of Compensation Paid*
Holly Blockler	04/06/98	WCB-11, Statement of Compensation Paid*
Hilda Bush	05/21/98	WCB-11, Statement of Compensation Paid*
Eugene Carter	08/14/98	WCB-4, Discontinuance or Modification of Compensation* WCB-11, Statement of Compensation Paid*
Kathy Condon	01/16/98	WCB-11, Statement of Compensation Paid*
Robert Cummings	04/01/98	WCB-11, Statement of Compensation Paid*
Diane Gilpatrick	06/29/98	WCB-11, Statement of Compensation Paid*
Michael Givens	10/23/98	WCB-4, Discontinuance or Modification of Compensation*
Kelly Grover	01/28/98	WCB-11, Statement of Compensation Paid*

Richard Lacadie	08/12/98	WCB-11, Statement of Compensation Paid*
Earl Lunney	06/12/98	WCB-11, Statement of Compensation Paid*
Janice Macey	01/05/98	WCB-2, Wage Statement** WCB-3, Memorandum of Payment* WCB-4, Discontinuance or Modification of Compensation* WCB-11, Statement of Compensation Paid*
Sonia Margeson	09/21/98	WCB-3, Memorandum of Payment* WCB-4, Discontinuance or Modification of Compensation*
John Mulherin	07/29/98	WCB-11, Statement of Compensation Paid*
Kelly Murphy	05/26/98	WCB-11, Statement of Compensation Paid*
Michael O'Rourke	01/27/98	WCB-11, Statement of Compensation Paid*
James Paige	11/04/98	WCB-11, Statement of Compensation Paid*
Mark Pushard	12/02/98	WCB-3, Memorandum of Payment* WCB-4, Discontinuance or Modification of Compensation* WCB-11, Statement of Compensation Paid*
Paul Rivard	01/26/98	WCB-2, Wage Statement** WCB-2A, Schedule of Dependent(s) and Filing Status Statement** WCB-3, Memorandum of Payment* WCB-4, Discontinuance or Modification of Compensation* WCB-11, Statement of Compensation Paid*
Martin Silva	09/19/98	WCB-2, Wage Statement** WCB-2A, Schedule of Dependent(s) and Filing Status Statement** WCB-3, Memorandum of Payment* WCB-4, Discontinuance or Modification of Compensation*
Peter VonDell	10/06/98	WCB-11, Statement of Compensation Paid*
Rick Weston	04/10/98	WCB-2, Wage Statement** WCB-3, Memorandum of Payment*
Travers Wills	07/20/98	WCB-3, Memorandum of Payment* WCB-4, Discontinuance or Modification of Compensation*

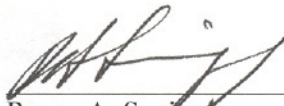
*Indicates form not timely filed by Travelers Insurance Companies.

**Indicates form not timely filed by the employer. Travelers Insurance Companies are voluntarily paying the penalty on behalf of the employer.

2. That the forms listed above were not timely filed.
3. That the failure to file the foregoing forms represents one hundred twenty-one (121) separate violations of 39-A M.R.S.A. §357(1) or §360(1)(B).
4. That nothing in this agreement shall be construed as a waiver of the Workers' Compensation Board's right to seek additional penalties pursuant to 39-A M.R.S.A. §359(2) or 39-A M.R.S.A. §360(2) or both sections.

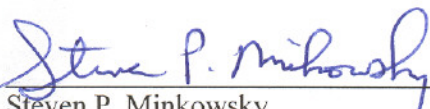
WHEREFORE, pursuant to 39-A M.R.S.A. §360(1)(B), a civil forfeiture of \$100.00 shall be assessed for each of the foregoing 121 violations for a total penalty of \$12,100.00.

Dated: 5-1-00




Roger A. Sevigny
Representative for Travelers Insurance
Companies

Dated: May 15, 2000



Steven P. Minkowsky
Deputy Director of Benefits Administration
Workers' Compensation Board

Dated: 5/25/00



Timothy W. Collier
Supervisor of the Abuse Investigation Unit
Workers' Compensation Board